Case 25-71518-SCS Doc 5 Filed 07/03/25 Entered 07/04/25 00:20:31 Desc Imaged Certificate of Notice Page 1 of 6

Information to	o identify the case:	3.5.5
Debtor 1:	Daniel Rowe Ginn	Social Security number or ITIN: xxx-xx-5239
	First Name Middle Name Last Name	EIN: 87-1400165
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States B	ankruptcy Court: Eastern District of Virginia	Date case filed for chapter: 7 6/30/25
Case number:	25-71518-SCS	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file

WILLI	ith the court.		
		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Daniel Rowe Ginn	
2.	All other names used in the last 8 years		
3.	Address	746 Kempsville Road Virginia Beach, VA 23464	
4.	Debtor's attorney Name and address	John G. Merna The Merna Law Group, P.C. 621 N. Lynnhaven Road Virginia Beach, VA 23452	Contact phone 757–340–4895 Email: <u>imerna@mernalaw.com</u>
5.	Bankruptcy trustee Name and address	Tom C. Smith, Jr. P.O. Box 1506 Virginia Beach, VA 23451	Contact phone (757) 428–3481 Email: <u>trustee@tomcsmith.com</u>

For more information, see page 2 >

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Debtor Daniel Rowe Ginn

Case number 25-71518-SCS

Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case ET, except on holidays. at this office or online at https://pacer.uscourts.gov.

600 Granby St., Room 400 Norfolk, VA 23510

Hours open Monday - Friday, 9:00 AM - 4:00 PM

Contact phone 757-222-7500

For the Court:

Clerk of the Bankruptcy Court: Charri S Stewart

Date: July 1, 2025

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

July 31, 2025 at 02:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 921 637 7319, and Passcode 1603657331, or call 1(757) 925-8603

For additional meeting information go to: www.justice.gov/ust/moc

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: September 29, 2025

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- · if you want to have a debt excepted from dischargeunder 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

· if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless vou receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

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Debtor Daniel Rowe Ginn Case number 25–71518–SCS

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.	
14. Manner of Payment of Fees	Payment may be made by non debtor's check, money order, or cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non debtor's credit card. Cash is NOT accepted.	
Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available www.vaeb.uscourts.gov		
Access. Free. For more information	e your court notices and orders by email through the DeBN. Same-day delivery. Convenient on and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor k from the ATTENTION DEBTORS DeBN banner.	

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 3

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United States Bankruptcy Court Eastern District of Virginia

In re: Case No. 25-71518-SCS
Daniel Rowe Ginn Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0422-8 User: TatianaLa Page 1 of 3
Date Rcvd: Jul 01, 2025 Form ID: 309A Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2025:

Recip ID		Recipient Name and Address
db	+	Daniel Rowe Ginn, 746 Kempsville Road, Virginia Beach, VA 23464-2745
16759231	+	Beulaville Western Auto Value, 516 West Main Street, Beulaville, NC 28518-8672
16759233	+	Centerville Waterway Marina, 100 N Centerville Tpk, Chesapeake, VA 23320-3004
16759234	+	Chesapeake Health & Rehabilita, 688 Kingsborough Square, Chesapeake, VA 23320-4908
16759239		DUPLIN SUPERIOR COURT - KENANS, 112 Duplin Street, Kenansville, NC 28349-0000
16759238	+	Duplin County Tax Administrati, PO Box 968, Kenansville, NC 28349-0968
16759242	+	Gentry Locke, 10 Franklin Rd., Suite 900, Roanoke, VA 24011-2146
16759243	+	Gershon Pain Specialist, 1133 First Colonial Rd, Virginia Beach, VA 23454-2402
16759244	+	Hodges Doughty & Carson, 617 Main Street, Knoxville, TN 37902-2602
16759245	+	House-Hasson Hardware Company, Forks of the River Ind Park, 3125 Water Plant Road, Knoxville, TN 37914-6640
16759246	+	Jones Family Practice, LLC, PO Box 14099, Belfast, ME 04915-4034
16759248	+	Limestone Investments Inc, PO Box 312, Beulaville, NC 28518-0312
16759250		Privia Medical Group, LLC, PO Box 13050, Belfast, ME 04915-4021
16759253	+	Sagesure Insurance, 101 Hudson St #2700, Jersey City, NJ 07302-3929
16759259	+	Virginia Beach Circuit Court, 2425 Nimmo Parkway, Virginia Beach, VA 23456-9122
16759260	+	Virginia Beach Public Utilties, Municipal Center Bldg 1, 2401 Courthouse Drive, Virginia Beach, VA 23456-9120
16759261		White & Allen PA, PO Box 3169, Kinston, NC 28502-3169

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jmerna@mernalaw.com	Jul 02 2025 01:48:00	John G. Merna, The Merna Law Group, P.C., 621 N. Lynnhaven Road, Virginia Beach, VA 23452
tr	+ EDI: QTCSMITH.COM	Jul 02 2025 05:31:00	Tom C. Smith, Jr., P.O. Box 1506, Virginia Beach, VA 23451-9506
16759230	+ Email/Text: bankruptcynotices@bayviewphysicians.com	Jul 02 2025 01:49:00	Bayview Physician Services, P.O. Box 7068, Portsmouth, VA 23707-0068
16759232	^ MEBN	Jul 02 2025 01:46:18	Brightspeed, PO Box 6102, Carol Stream, IL 60197-6102
16759235	Email/Text: CCICollectionsGlobalForms@cox.com	Jul 02 2025 01:51:47	Cox Communications, Bankruptcy Dept/Collections, 1341 Crossway Blvd, Chesapeake, VA 23320-0000
16759236	+ EDI: CCS.COM	Jul 02 2025 05:31:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
16759237	+ Email/Text: lynn.colombo@duke-energy.com	Jul 02 2025 01:51:00	Duke Energy, P.O. Box 70515, Charlotte, NC 28272-0515
16759240	+ Email/Text: bankruptcy@firstpointcollectionresources.com	Jul 02 2025 01:51:00	FirstPoint Collection Resources, Attn: Bankruptcy, 225 Commerce Place, Greensboro, NC 27401-2426
16759247	+ EDI: JPMORGANCHASE	Jul 02 2025 05:31:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane,

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Date Rcvd: Jul 01, 2025 Form ID: 309A Total Noticed: 35

1.6750240	D 115 - 1 1 - 0 1 - 1 1 1		Monroe, LA 71203-4774
16759249	+ Email/Text: bankruptcy@liveoak.bank	Jul 02 2025 01:50:00	Live Oak Bank, 1757 Tiburon Dr, Wilmington, NC 28403-6244
16759251	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jul 02 2025 01:49:00	Progressive, P.O. Box 7247, Philadelphia, PA 19170-0001
16759252	+ Email/Text: ngisupport@radiusgs.com	Jul 02 2025 01:49:00	Radius Global Solutions, 9550 Regency Square Ste 602, Jacksonville, FL 32225-8116
16759254	+ Email/Text: elpasodlsc@sba.gov	Jul 02 2025 01:50:00	SBA, 10737 Gateway West, Suite 300, El Paso, TX 79935-4910
16759255	+ Email/Text: APG@townebank.net	Jul 02 2025 01:51:00	TowneBank, Attn: Loan Operations, 6013 Harbour View Blvd, Suffolk, VA 23435-2767
16759256	+ Email/Text: bankruptcy@bbandt.com	Jul 02 2025 01:49:00	Truist Bank*, c/o 200 W Second Street, Winston Salem, NC 27101-4019
16759257	Email/Text: USBANK_bkmail@ecf.epiqsystems.com	Jul 02 2025 01:49:00	US Bank, PO Box 21948, Saint Paul, MN 55121-0000
16760380	+ Email/Text: USAVAE.Bankruptcynotices@usdoj.gov	Jul 02 2025 01:49:00	U.S. Attorney, 101 W. Main Street, #8000, Norfolk, VA 23510-1651
16759258	+ EDI: USAA.COM	Jul 02 2025 05:31:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Road, San Antonio, TX 78288-0002

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID16759241 **Bypass Reason**Name and Address
Former Spouse

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2025 at the address(es) listed below:

Name Email Address

John G. Merna

on behalf of Debtor Daniel Rowe Ginn jmerna@mernalaw.com
mlgcourts@gmail.com;MernaJR73674@notify.bestcase.com;agraveline@mernalaw.com;legalassistant@mernalaw.com;mlgassist
@mernalaw.com

Matthew W. Cheney

ustpregion04.no.ecf@usdoj.gov

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Date Rcvd: Jul 01, 2025 Form ID: 309A Total Noticed: 35

Tom C. Smith, Jr.

trustee@tomcsmith.com tcsmith@ecf.axosfs.com

TOTAL: 3